

UNITED STATES BANKRUPTCY COURT  
Western District of North Carolina  
Charlotte Division

Case No. 17-31053  
Chapter 13

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In Re: Debtor(s) (name(s) used in the last 8 years, including married, maiden, trade, and address):

Mohammad Hosseini  
4000 Waterford Dr.  
Charlotte, NC 28226  
Social Security No.: xxx-xx-8682

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**NOTICE TO DEBTOR(S) OF REQUIREMENT FOR FINANCIAL MANAGEMENT  
COURSE (Official Form 23)**

Pursuant to 11 U.B.C. §§ 111 and 1328(g) and Federal Rules of Bankruptcy Procedure 1007, individual debtors must complete an instructional course concerning personal financial management from an approved agency after filing a bankruptcy petition in order for the court to enter a discharge. A debtor who has completed an instructional course may satisfy the requirements of Federal Rules of Bankruptcy Procedure 1007(b)(7) by filing a certificate of completion by the approved agency that provided the course. **A review of this case reflects that the Certificate has not been filed in this case.**

If the required certificate referred to above is not filed by the date when the debtor makes the last payment required by the plan or the date when the debtor files a motion for discharge under 11 U.S.C. § 1328(b), this case may be closed without entry of a discharge. If this case is closed without a discharge, any motion subsequently filed to reopen the case for the purpose of obtaining a discharge will require a filing fee. The fee to reopen a Chapter 13 case is currently \$235.

A list of approved Debtor Education Providers is available on the Bankruptcy Administrator's website at [www.ncwba.uscourts.gov](http://www.ncwba.uscourts.gov).

Dated: September 25, 2017

Steven T. Salata  
Clerk of Court

Electronically filed and signed (9/25/17)